

UNITED STATES DISTRICT COURT  
DISTRICT OF MAINE

Nationstar Mortgage LLC

Plaintiff

vs.

Chad Johnston and Troy Johnston

Defendants

2024 JUN 17 A 11:59

Civil Case No. 1:23-v-00239-JAW

**JUDGMENT OF FORECLOSURE AND SALE**

(6 Orchard Street, Gardiner, ME; Book 12422, Page 1)

This matter came before the Court for a testimonial hearing on Plaintiff's Motion for Default Judgment on June 17, 2024. Plaintiff, Nationstar Mortgage LLC, was present and represented by Reneau J. Longoria, Esq. Defendants, Chad Johnston and Troy Johnston, did not appear.

All persons interested having been duly notified in accordance with the law, and after hearing, the Plaintiff's Motion for Default Judgment is GRANTED. **JUDGMENT** on Count I – Foreclosure and Sale is hereby **ENTERED** as follows:

1. If the Defendants or their heirs or assigns pay Nationstar Mortgage LLC (“Nationstar”) the amount adjudged due and owing (\$142,859.55) within 90 days of the date of the Judgment, as that time period is calculated in accordance with 14 M.R.S.A. § 6322, Nationstar shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF Docket. The following is a breakdown of the amount due and owing:

<b>Description</b>	<b>Amount</b>
Principal Balance	\$111,105.46
Interest	\$9,154.38
Corporate Advance Balance	\$11,181.53
Unpaid Late Charges	\$430.60
Escrow Advance	\$10,584.20
Mortgage Insurance Premium	\$403.38
<b>Grand Total</b>	<b>\$142,859.55</b>

2. If the Defendants or their heirs or assigns do not pay Nationstar the amount adjudged due and owing (\$142,859.55) within 90 days of the judgment, as that time period is calculated in accordance with 14 M.R.S. § 6322, their remaining rights to possession of the Gardiner Property shall terminate, and Nationstar shall conduct a public sale of the Gardiner Property in accordance with 14 M.R.S. § 6323, disbursing the proceeds first to itself in the amount of \$142,859.55 after deducting the expenses of the sale, with any surplus to the Defendants or the heirs or assigns, in accordance with 14 M.R.S. § 6324. Nationstar may not seek a deficiency judgment against the Defendants pursuant to the Plaintiff's waiver of deficiency at trial.
3. In the event that the Defendant, and anyone occupying the premises, do not vacate the property upon termination of his/her right to possession, Nationstar may reopen this matter to seek a Writ of Assistance and/or Writ of Possession to be served by the U.S. Marshals Service pursuant to Federal Rule of Civil Procedure 4.1(a) consistent with this Judgment.
4. Pursuant to 14 M.R.S. § 2401(3)(F), the Clerk, if requested, shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following appeal.
- 5 The amount due and owing is \$142,859.55.
- 6 Nationstar Mortgage LLC has first priority, in the amount of \$142,859.55, pursuant to

the subject Note and Mortgage and there are no parties in interest other than the Defendants who have second priority.

7. The prejudgment interest rate is 3.37500%, *see* 14 M.R.S. § 1602-B, and the post-judgment interest rate is 10.55%, pursuant to 14 M.R.S. § 1602-C. (The one year United States Treasury bill rate is the weekly average one-year constant maturity Treasury yield, as published by the Board of Governors of the Federal Reserve System, for the last full week of the calendar year immediately prior to the year in the which post-judgment interest begins to accrue – December 2023, 4.55%, plus 6% for a total post-judgment interest rate of 10.55%).
8. The following information is included in this Judgment pursuant to 14 M.R.S. § 2401(3):

	<b>PARTIES</b>	<b>COUNSEL</b>
PLAINTIFF	Nationstar Mortgage LLC 8950 Cypress Waters Boulevard Coppell, TX 75019	Reneau J. Longoria, Esq. Doonan, Graves & Longoria, LLC 100 Cummings Center Suite 303C Beverly, MA 01915
DEFENDANT	Chad Johnston 590 Pine Street #2 Bristol, CT 06010	Pro Se
	Troy Johnston 6 Orchard Street Gardiner, ME 04345	Pro Se

- a) The docket number of this case is No. 1:23-cv-00239-JAW.
- b) The Defendants, the only parties to these proceedings besides Nationstar, received notice of the proceedings in accordance with the applicable provisions of the

Federal Rules of Civil Procedure.

- c) A description of the real estate involved, 6 Orchard Street, Gardiner, ME 04345, is set forth in Exhibit A to the Judgment herein.
- d) The street address of the real estate involved is 6 Orchard Street, Gardiner, ME 04345. The Mortgage was executed by the Defendant, Roger A. Johnston on September 23, 2016. The book and page number of the Mortgage in the Kennebec Registry of Deeds is Book 12422, Page 1.
- e) This judgment shall not create any personal liability on the part of the Defendants but shall act solely as an in rem judgment against the property, 6 Orchard Street, Gardiner, ME 04345.

**SO ORDERED.**

Dated: June 17, 2024



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John A. Woodcock, Jr.  
U.S. District Judge